

Benefits Summary



Group Health Insurance

Employees may choose from several medical plans available through CalPERS. As an employee of the City of Carlsbad you will be eligible to receive Benefits Credits to off-set healthcare costs. Employees who waive medical insurance will receive \$286 per month.

Dental and Vision

The city offers VSP vision insurance and MetLife dental insurance.

Life Insurance

The city provides each employee with life insurance equivalent to one times their annual base salary (two times annual base salary, up to \$200,000, for Management employees). Employees may purchase Additional Life Insurance and Accidental Death & Dismemberment.

Long Term Disability

The city provides long term disability, which provides up to 60 percent of basic monthly earnings while disabled after the applicable elimination period (90 days for CCEA, 30 days for non-CCEA).

CFA is eligible for LTD through the California Association of Professional Firefighters, after applicable elimination period.

Flexible Spending Accounts (FSA)

FSAs allow you to set aside pre-tax dollars for eligible health care and dependent care expenses.

Holidays

The city observes 11 scheduled holidays. Management and CCEA employees receive one floating holiday now and CCEA employees will receive two floating holidays beginning July 1, 2019.

Vacation

Employees with less than five years of service accrue 79 hours of vacation per year; additional hours are accrued after additional years of service.

Sick Leave

Employees accrue 97 hours of sick leave per year. There is no maximum on the amount accrued. Employees may convert sick leave to vacation, annually, at a rate of three sick hours to one vacation hour. Accrued sick leave may be converted to service credit upon retirement at a formula designated by CalPERS.

Retirement

The city participates in the CalPERS retirement plan. Employees new to CalPERS are enrolled with a 2 percent at 62 formula. CCEA and Management employee's contribution is 6.75 percent of their gross income on a pre-tax basis, toward the plan.

Sworn CPOA and CFA employees new to CalPERS are enrolled with a 2.7 percent at 57 formula. Sworn employee's contribution is 12 percent of their gross income, on a pre-tax basis, toward the plan.

Continued

Deferred Compensation

The city offers a 457 deferred compensation plan through ICMA, which includes a Roth option. A Nationwide deferred compensation plan is offered to CFA employees.

Tuition Reimbursement

The city provides as a tuition reimbursement program to all eligible employees with a maximum reimbursement of \$10,000 per year.

Bilingual Pay

If applicable, the city provides additional compensation to employees in the amount of \$40 per pay period for the performance of Spanish/English bilingual skills, based on business need. *Bilingual test is administered. Management employees not eligible.*

Voluntary Benefits

The city provides voluntary benefits available at the employee's cost, including Accident Insurance, Critical Illness, Whole Life Insurance, Pet Insurance and a Legal Services Plan.

FIRE ONLY

Post Retirement Trust

All CFA employees are required to contribute \$100 per month into a post-retirement healthcare trust. The city contributes \$25 per month.

POLICE ONLY

Uniform Allowance

Reimbursement is \$700 per year. Reimbursement is prorated and paid on a biweekly basis in the amount of \$26.93.

Educational Incentive

The city pays biweekly for employees in possession of a POST Certificate or equivalent experience and education. Biweekly rate is \$62 for basic POST Certificate, \$152 for Intermediate POST Certificate, and \$218 for Advanced POST Certificate.